

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Susan M. Poland
 Debtor

Case No. 16-18045-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db	+Susan M. Poland, 9242 B Jamison Avenue, Philadelphia, PA 19115-4281
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
13831671	+Bayview Loan Srvng LLC, c/o Celine P. DerKrikorian, Esq., 123 S. Broad St., Ste. 1400, Phila., PA 19109-1060
13824911	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9400, Wilkes Barr, PA 18773-9400
13834670	+Ditech Financial LLC, c/o Denise Carlon, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13824913	+McCabe Weisberg & Conway, PC, 123 South Broad Street, Ste 2080, Philadelphia, PA 19109-1031
13824916	+Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
13835602	+Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
13824917	+Santander Bank N.A., 865 Brook St, Rocky Hill, CT 06067-3444
13845954	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: brad@sadeklaw.com Jan 26 2017 01:40:05 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
smg	E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:30 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:45 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jan 26 2017 01:41:15 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13824909	+EDI: TSYS2.COM Jan 26 2017 01:28:00 Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
13824910	+EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
13824912	+E-mail/Text: bankruptcy.bnc@ditech.com Jan 26 2017 01:40:25 Ditech, Attn: Bankruptcy, P.O. Box 6172, Rapid City, SD 57709-6172
13824914	+EDI: AGFINANCE.COM Jan 26 2017 01:28:00 Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
13824915	+EDI: AGFINANCE.COM Jan 26 2017 01:28:00 Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
13841228	+E-mail/Text: n.miller@santander.us Jan 26 2017 01:42:06 Santander Bank, N.A., 601 Penn Street, MC: 10-6438-FB7, Reading, PA 19601-3544
13824918	EDI: TFSR.COM Jan 26 2017 01:28:00 Toyota Motor Credit Corp, P.O. Box 8026, Cedar Rapids, IA 52408

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309I

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Susan M. Poland brad@sadeklaw.com
CELINE P. DERKRIKORIAN on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com
DENISE ELIZABETH CARLON on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1	Susan M. Poland		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	16-18045-sr		
	Social Security number or ITIN	xxx-xx-5286	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 11/17/16	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Susan M. Poland	
2. All other names used in the last 8 years		
3. Address	9242 B Jamison Avenue Philadelphia, PA 19115	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/25/17

For more information, see page 2

